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THE MIDDLEBURY REGISTER
OFFICE IN BREWSTER'S BLOCK, MAIN-ST.
J. H. BARRETT & J. COBB,
PUBLISHERS AND PROPRIETORS.

TERMS.

The Register will be sent one year, by mail, or delivered at the office, where payment is made *strictly in advance*, for \$1.50. Delivered by carrier, *paid strictly in advance*, \$1.50. If not paid within six months, 50 cents additional.

No paper discontinued until arrearages are paid, unless at the option of the proprietors.

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Done in modern style, and at short notice

THE AMERICAN TRAVELLER

PRICE REDUCED.

THE CASH SYSTEM ADOPTED,

The Publishers of the Traveller have decided to furnish their paper hereafter to clubs at the following rates:

Single copy.....	\$2.00
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THE BOSTON TRAVELLER,
SEMI-WEEKLY.

Will also be supplied to clubs as follows

Single copy.....	\$3.00
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the Club.

For the first eighteen years, property

was divided into twelve classes;

and the receipts and expenditures in them

negotiated separately, for the pur-

pose of establishing such rates on dif-

ferent kinds of property as would pay the

losses. Before this, the Directors had

no guide for rates, except the rates of

stock companies, which were soon found

to be *unreliable* as a basis of insurance

in a mutual company.

At the expiration of the above time,

the Directors reduced the number of

classes to six* and established such

rates of insurance for each class as would

have enabled it to pay its own losses

during this period.

But the losses on hazardous property

had been less, *in proportion*, than on

dwellings for the last ten years, as compared

with the first eighteen years.

The first class (Dwellings) is the *basicis*

of the Company and the rates thereon

have not been materially altered since the

commencement of the Company,

while other classes will always be char-

ged sufficient to pay their own losses.

The whole amount of property insured

—from the commencement of the Com-

pany to August 1, 1855 (twenty eight years)

has been \$62,384.421. All losses and expenses for the same time \$17,650.52. The average amount at risk to be one million and one quarter millions of dollars. The result is that this Company has insured for the people of Vermont the above sum at an average cost of a fraction over one fourth of one per cent. per annum, on all kinds of property—on dwelling houses, at one sixth of one per cent., and other kinds of property at three fifths of one per cent., on the amount insured.

The property denominated *hazardous*,

—although for the last ten years it has

paid a little more than its proportion,—

has been insured at an average less than

one half what it would have cost to insure

the same in sound Stock Offices.

The present rates on hazardous property

will be adhered to until sufficient time

has elapsed to demonstrate with certainty

that they are too high.

During the last 51 years, the number

of policies in force have increased from

11,790 to 20,128 and the amount at risk

from \$738,398.00, to \$17,547,930.00,

and the premium notes from \$951,589.00

to \$1,279,714.87, thus indicating a very

large and successful business, and furnish-

ing to the people of this State the best

evidence of the strength and stability

of this long and well established institution.

For a few years previous to 1850, the

business of the Company remained nearly

stationary. This was occasioned by

foreign companies flooding the State with

agents, who traveled from house to house,

asserting that the *Vermont Mutual* was

charging farmers too high,—that they

were assessed not only to pay their own

losses but a large proportion of the losses

on factories and other hazardous prop-

erty, that the Companies for whom they

acted insured nothing but *farm* property,

and that the advance payment, 20 to 40 per cent. on the premium notes

(which they were careful to take) was all

that would ever be required, as *their*

Companies had a large amount of funds

on hand.

When the farmers found that they had

been grossly deceived, and were called

on to pay large assessments, which add

ed to the heavy *advance* payments, a

mounted to nearly double the sum which

it cost their neighbors who were insur-

ed in the *Vermont Mutual*, they began

to surrender their policies and returned

to this Company. *This* accounts, in

part, for our largely increased and in-

creasing business. To avoid the ex-

panse of changing their insurance from

one Company to another, those inter-

ested would find it to their advantage, be-

fore making application for insurance, to

get the discontinuance of whatever settle-

ments or occupancy she may have in that

section of the country lying between the

Sabine and the Sirtoon rivers, and

Poetry.

From the Home Journal.
The First Snow-Storm.

BY SARAH JONES.

On a Sabbath morning, hoary

With the first December frost,

We had met to read the story

Of the faithful "long ago."

But my spirit sadly wandered,

Gathering blackness as it pondered,

Debited by a tide of woe;

For I felt forsaken, lonely,

And each foot that crossed the floor

Seemed to bear a status only—

Soulless status, nothing more!

Swiftly fleeing round the casement,

Snow-birds twitted o'er and o'er;

But my weary self abasement

Deepened, darkened evermore;

Snow of such transparent whiteness,

Of such chastened, holy whiteness,

I had never seen before;

And I wondered if another,

Kneeling at that hallowed shrine,

Cherished grief too strong to another,

In a heart as cold as mine.

As the snowy snow grew brighter,

Came the thought, with painful start,

That those gathering drifts were lighter

Than the drifts upon my heart.

Ever dropping sad and tender,

While the chilling winds far under

Swept the shivering drifts apart.

At those fleecy stars thought kindly,

As they fell so still and slow,

That they would not rashly, blindly,

Wound the little faces below.

Then I thought 'twas sad that ever

We should send a shuddering chill

Through such gentle hearts as never

Clae to love through good and ill,

But the dimness of my sorrow,

Scorned to seek a brighter morrow.

There is winter in your spirit?

You have made it winter there—

And the heart with ice-bergs in it

Will find ice-bergs every where,

Slowly tones of music sweeping

Through the silent room arose;

But my heart kept weeping, weeping

That the purest love must close;

With a shuddering thrill it trembled,

Over the young hearts there assembled,

Like a spring that overflows;

I could almost see it glancing

Swiftly through the darkened air,

With a witchery entrancing,

As the echo of a prayer.

With those angel voices blending,

Came a chastened blessedness,

And a holy peace descending;

Hushed my soul to quietness;

Brighter did the snow-cloud glisten,

Whilst the tempest paused to listen.

In all powerful silence,

And each fleecy glory drifting

Safely through the huddled air,